

Company Info And vision

Credit Objects PTY LTD is renowned for providing top-notch software for the Asset Finance & Insurance industry. Our mission is to support our clients in achieving substantial growth as lenders, insurers, and finance brokers. We offer comprehensive solutions with a team of highly qualified and experienced experts ready to tackle any challenge. Currently, we are enjoying positive and profitable business relationships with our valued customers.

Credit Objects PTY LTD offers software solutions that deliver exceptional value to our customers. Our solutions are built from the ground up, meticulously considering the intricate and evolving requirements of the asset finance industry driven by regulatory compliance and technological advancements. We provide robust solutions designed to meet and exceed the needs of the asset finance industry, regardless of your role within it.

To request a demo, visit our website Click <u>https://creditobjects.com.au</u> Or Scan



ORION - BROKER PLATFORM



Credit Object's ORION – Broker Platform – Point of Sale

The POS module within the ORION -Broker Platform streamlines the loan origination process, enabling brokers to efficiently manage and process loan applications. It integrates seamlessly with various sales channels, allowing real-time data capture and processing. This module ensures a smooth and user-friendly experience for both brokers and borrowers, enhancing overall customer satisfaction and operational efficiency.

CREDIT OBJECTS (PTY) LIMITED DIGITALLY Yours info@creditobjects.com.au +61 437 915 184 +61 3 9097 1659

Workbasket

The Workbasket functionality in ORION serves as a centralized task management system. It allows users to organize, prioritize, and track their tasks related to loan processing. With configurable views and filtering options, users are able to customize their workbaskets to align with their workflow, ensuring no tasks are overlooked and improving productivity. Users are able to perform precise and comprehensive searches across multiple data fields, ensuring they can access the necessary information without delay. The workbasket's data is displayed as per the Access Level of the user. This functionality ensures robust security and control within the ORION platform. Administrators can define and manage user access levels, ensuring that sensitive information is only accessible to authorized personnel. This feature helps maintain data integrity and compliance with regulatory standards.

Sear	rch Grid	Work Time	Action Hem	Dashbeard	Client Portal	Activity Log				
ng columna (me jo cenje prope.							System View	* 🗌 ARDIN	C 14
NAU BL. (T	Date in 🛞 Offi	Salar 🕤 Liqued from	 Transchopen (THE Amount (1)	han 🕤 Ann	() Daalaa	(T) Contained	() Dasks then ()	Inex-Centrely (1)	Actors thate
84		598:00	Consumprised	0.00	HIN'N	ce Zee Financel Berviers	/Incolvings	Poul Britti	AZZEE Worky	
225		677.5	Consume Land	3(189.00	13 Mary 200	ria Zan Danvial Service	Charles III Janes	PrelAtel	ADDE Money	
M	16-16-2023	1552.94	Consumer Down	19,100.00	27 Mater Ven	Ch. Zeetnescol Bencos	As an Yoy	Paul Smith	A22EE Worky	1746-2022
22	29 (3) 2123	\$3544:9	Consumpt Loop	24,300.00	35 Metor Veh	ce Zoo Firancal Borvioc	John Breth	Poul 0 mills	A2288 Money	23 00 2023
PI I	054752023	10000	Construction	2,189.00	1 Maxwell	cie ZeelThescalServoe	Smith Frenk	PailSmith	ADDE Vicesy	2840-2023
17 I	2545-2822	19533	Consumer Local	2,198.00	2 Max 100	cu zao Financia Barross	Watches.	Positionals	Addate Money	10.05 (2023
96 i	3+4+2033	160.1	Consumer Loop	0.00	1 Material	ce Zeo Firancal Service:	Varick Wiler	PaulSmith	A22EE Worey	19-06-2023
18	99416023	13/66.42	Converse lase	0.00	a Maximum	the Zeelinestal Service	Area for b	Peel Series	ADDEE Marwy	05-05-2022
15 1	95-01-2123	12406.40	Consumer user	0.00	3 HARVES	ce 250 Financei Borkoos	Janes Sitt 2	Paulanin	722EE Worey	05/05/2023
a 1	99-04-0023	\$15(7.02	Open upper Lose	0.00	1 Maxima	cie Zan Financial Services	Robert Wilson	Peel Smith	ADDER Money	00-05-0022
n i	994142023	12520-22	Consume Loss	0.00	a Maximum	cie Zeelinescal Service	Secure Divis	PailState	ADDE Vicey	E3-08-2K23
10 1	09.01.2023	19529/25	Consumer Local	27,999.00	ii) Materielli	ce Zoo Financei Borviors	Janes Williams	Poul 9 milts	A2266 Money	68.09.2023
AL I	36-05-0033	COMPLEXE.	Constantions	4(780-00-2	W Maxima	cia Pan Pinancial Services	James Williams	Paul Smith	ATTER Money	£146-N23
er i	23-13-2022	101-0-56	Commenced Lower	3,708.00	I MAX VAN	de Zeetnessi Serios	Also Hy Leo Aut	PaulSede	Alala Weeky	1745-2822
84 3	28 11 2822	13434:0	Commond Loon	53,199,00	30 Materials	CE Zoo Firancal Bowlees	Jule Any Amsterg	Paulenith	A22EE Worky	66 12 2022
30 S	25-41-7122	0591	Connected Loss	35,530.00	15 Maxwell	n Zee Dresch Sexice	Alice Settle	Paul Smith	ADDEE Meney	2542-262
	25-17-21/2	12507.12	Carsanar ocer	6(198.00		ce zeer mancer barroes	Vencames	Paul Cinds	A222E Worky	20-05-2023
91 1	29-11-2022	1976.8	Consumer Loop	4330.00	 Material 	ce Zeo Firancal Service:	Alth Key	Paul Smith	AZZEE Worky	24.04 2053
t - 1	15466022	12260.20	the Cardina	62,281.62	a Maxima	cie Zeeffestal Sevoe	ALC: MEX	Del Solo	ADDE Money	25-06-1922
2 1	29-10-2122	15428.10	Consumer Look	50,100,00	26 MAX 701	ce Zre France Bowers	Donns Million	Parisine	A22EE Worky	24122022
0	99-09-2022	\$54341	Ownersteet	52,300.00	3 Massiven	ce Zao Especial Bankee	Connect Novie	Position In	A2200 Money	86.66-302
		175an at		NUMBER			*******			

Al Assistant

ORION'S AI Assistant leverages artificial intelligence to enhance various aspects of the loan origination process. AI Assistant, integrated into ORION, employs advanced generative AI technology to guide clients through the data entry process, verifying the information provided by the borrower with multiple supporting documents received from different sources and also matching the suitable lender. AI Assistance also helps verifying that application is fully complying with the local legal obligations.

Customer Onboarding

Customer Onboarding is a multi-faceted process designed to gather essential customer information efficiently and flexibly. The onboarding process includes a series of data entry forms that are tailored to capture varying levels of information.

Multiple Forms and Distribution Channels: The data capture process tailors data entry forms that capture varying levels of information. Initial forms require minimal details for quick customer engagement, while subsequent forms gather more comprehensive data. The platform adapts to various distribution channels, including Dealer Networks and Digital Marketing, ensuring brokers can onboard customers from diverse sources with unique data requirements and workflows.

The **Application** Option offers flexibility in managing different loan applications, whether involving single or multiple assets or personal and financial information. ORION supports various scenarios, allowing brokers to efficiently address diverse borrowing needs.

The **Client Portal** offers borrowers a self-service platform where they manage their loan applications, and track the status of their applications. This enhances transparency and communication between brokers and borrowers, improving overall customer experience.

The **Outbound API** functionality allows ORION to integrate with external systems, facilitating seamless data exchange and enhancing interoperability. This feature is crucial for creating a connected ecosystem where information flows smoothly between different platforms and stakeholders.

Personal Info	mation	
Dr.		-
Preferred Name	2	
Contact Infor	mation	
Area Code	- 1	Home Phone No

Finance

The Financial Terms screen in ORION's Broker Platform POS Module provides comprehensive details essential for loan agreements. It includes the Finance Amount, specifying the total loan amount provided to the borrower, and the Interest Rate, outlining the cost of borrowing. The module also covers Accessories, listing additional items financed with the loan, and provides a Fee Breakdown, detailing any charges or fees associated with the loan. Additionally, it incorporates Insurances Applied, indicating any insurance products included in the financing, and Trade In, which accounts for the value of any traded-in assets, ensuring a transparent and detailed financial overview for both brokers and borrowers.



Integrations

The ORION - Broker Platform POS module supports robust third-party enhancing integrations, its functionality and efficiency. It seamlessly integrates with eDoc services, allowing for the electronic signing and management of documents, which streamlines the documentation process. Asset Verification tools are integrated to authenticate the value and ownership of collateral assets, ensuring accuracy and reducing risk. ID Verification services are incorporated to validate borrower identities quickly and securely, minimizing fraud. Additionally, the platform connects with Bank Statement services, enabling automatic retrieval and analysis of bank statements to verify income and financial stability. These integrations collectively ensure a smoother, more reliable loan processing experience.

Quote

The Quote module provides brokers with tools to generate accurate loan quotes based on borrower information and lending criteria. This ensures that potential borrowers receive clear and competitive loan offers, enhancing the likelihood of loan acceptance. The Options feature in ORION allows brokers to offer borrowers various loan options based on their needs and eligibility. This flexibility ensures that borrowers can choose the loan product that best fits their financial situation, improving customer satisfaction and loan conversion rates.

ancial Services for Server Marti	n : 0485007123					
arity: Used Motor Vehicle					l tone Sa	Calculaters * Reports * Profile *
licart Sciedion	Mr. +	Steve	۹	Middle Name	Mertin	Q Asset
	- Patient Nate	- Grader				Financial Terms
cart	Sinve	Male	-			
stomer info						
lonsaes	Contact Information		- An Colo	- Wein Princip	- Hulls M	
npityment	62 v 625389	15	02	 63458923 	0485967123	Q
cletence						
ome	steve martin #3@gmail.com		Q Mobile		*	
penses						
oris	Other Information					
so il les	Decision -	. Unbideta	1.0	As of Reported		
nnay	11/12/1983 Q	Single	*		0 Detail	
ipacity Analysis						
	Uniformed Customer					
esta:	- Longer field	- Driving Scanes No		- Centry Scores lages -		
	Queensland +	485123156	۹	31/12/2026		
	1 Longe Type					
	Open ·	Card No				
	- Trylig last	- Selector Skan				
	No -	No	-			
	. Recincy State					
	CITIZEN ~					
	- Tedras fanta			- Webers Bolly Sela	- Nutries Cost City	
	150455	Medicare Card Numb		12/2025	Blue	

Reports

The Reports functionality provides robust reporting tools that help users generate detailed reports on various aspects of the loan origination process. This includes sales pipeline, statement of account, and workbasket reports. The Sales Pipeline report helps users track and manage their loan application pipeline. The Statement of Account report provides borrowers with detailed statements of their loan accounts.



Notification

The Notification feature ensures timely communication of important updates and alerts. Users receive notifications about critical events, such as application status changes or upcoming deadlines, ensuring they stay informed and can take prompt action.

Action Item

The Action Item functionality helps users manage and track tasks that need attention. It ensures that important tasks are highlighted and followed up on, improving task management and accountability within the loan origination process.

Communication

ORION's Communication functionality facilitates effective communication between brokers and borrowers. It supports various channels, including email, SMS, and in-platform messaging, ensuring clear and timely interactions throughout the loan process.

Calculators

ORION's Broker platform provides multiple types of the calculators that offers various financial calculators to assist brokers and borrowers in evaluating different loan scenarios. This includes repayment calculators, capacity calculators, and income calculators, providing valuable insights that aid in decision-making.

Dashboard

The Dashboard provides users with a comprehensive overview of key metrics and activities. It offers realtime insights into loan origination status, performance indicators, and other critical data, helping users make informed decisions and monitor progress effectively.





ORION – Point of Sale As Whole

- The ORION Broker Platform POS Module excels in efficiency and functionality, serving as a crucial tool for modern brokers.
- Configurable Workbasket for streamlined task management.
- Comprehensive customer information includes personal and financial details for thorough borrower assessments.
- Capacity Analysis feature provides accurate evaluations of customer finances to enhance decision-making.
- Well-defined customer onboarding methods and AI Assistant simplify data input and improve user experience.
- Seamless third-party integrations enhance verification and processing.
- Effective communication tools ensure clear, timely interactions for a robust, userfriendly loan origination platform.

Why Choose ORION – Broker Platform?

